

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No. .... 09/967,045  
Filing Date .....October 1, 2001  
Inventor.....KRAEHENBUEHL et al.  
Group Art Unit.....3691  
Examiner .....Shrestha, Bijendra K.  
Attorney's Docket No. ....ERI-0016US  
Title: ON-LINE REINSURANCE CAPACITY AUCTION SYSTEM AND  
METHOD

**RESPONSE TO FINAL OFFICE ACTION DATED SEPTEMBER 24, 2007**

To: Commissioner for Patents and Trademarks  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: Tim R. Wyckoff  
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This communication is responsive to the Office Action dated September 24, 2007, for which a three-month shortened statutory period for response is set for December 24, 2007. Please amend the above-captioned application as follows.

**INTRODUCTORY COMMENTS**

**Amendments to the Claims** begin on page 3 of this paper.

**Remarks** begin on page 14 of this paper.